

Amendments to the Specification:

Please amend the paragraph (section) beginning on page 8, at line 5 as shown below:

After the Automated Clearing House has processed the Second Presentment, the clearinghouse computer determines whether the Second Presentment of the check cleared 230. If the Second Presentment cleared, a collection fee is automatically debited to the consumer's account 231, ending the transaction and allowing other processing. With continued reference to FIG. 2, which is continued on to a third drawing sheet at block C, if the Second Presentment does not clear the automated Clearing House, the merchant is notified of the second return to enable the merchant to take the remedial measures it deems necessary 232. Additionally, the merchant's account is debited by the amount it was initially credited in relation to subjection transaction 234. Preferably, the merchant's account is also credited by the amount of one or more of the fees charged to the merchant, such as the discount fee.